

Information to identify the case:

Debtor 1	<u>Luis A. Duenas</u>	Social Security number or ITIN	xxx-xx-1850
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-15895-JKS			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Luis A. Duenas

6/28/19

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Luis A. Duenas
 Debtor

Case No. 19-15895-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 27

Date Rcvd: Jun 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2019.

db Luis A. Duenas, 46 Paulison Ave, Apt A, Ridgefield Park, NJ 07660-1323
 518137661 Best Buys Credit Services, PO Box 78009, Phoenix, AZ 85062-8009
 518137663 Citi Cards, PO Box 9001037, Louisville, KY 40290-1037
 518137679 The Home Depot, PO Box 790328, Saint Louis, MO 63179-0328

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 29 2019 01:25:15 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 29 2019 01:25:11 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr +EDI: RMSC.COM Jun 29 2019 04:48:00 Synchrony Bank c/o PRA Receivables Management, LLC,
 PO BOX 41021, Norfolk, VA 23541-1021

518137659 EDI: CINGMIDLAND.COM Jun 29 2019 04:48:00 AT&T Mobility, PO Box 537104,
 Atlanta, GA 30353-7104

518137660 +EDI: TSYS2.COM Jun 29 2019 04:48:00 Barclays Bank Delaware, po box 8803,
 Wilmington, DE 19899-8803

518137662 EDI: CAPITALONE.COM Jun 29 2019 04:48:00 Capital One Bank, PO Box 71083,
 Charlotte, NC 28272-1083

518137664 +EDI: WFNNB.COM Jun 29 2019 04:48:00 Commenity bank/victoria, po box 182789,
 Columbus, OH 43218-2789

518137665 EDI: RCSFNBMARIN.COM Jun 29 2019 04:48:00 Credit One Bank Na, PO Box 98875,
 Las Vegas, NV 89193-8875

518137666 EDI: TSYS2.COM Jun 29 2019 04:48:00 Dsnb/Macys, 91111 Duke Blvd, Mason, OH 45040
 518137667 E-mail/Text: bankruptcy.notices@hdfsi.com Jun 29 2019 01:25:59 Esb/Harley Davidson,
 PO Box 21829, Carson City, NV 89721-1829

518137668 E-mail/Text: bankruptcy.notices@hdfsi.com Jun 29 2019 01:25:59 Esb/Harley Davidson Cr,
 PO Box 21829, Carson City, NV 89721-1829

518137669 EDI: MERRICKBANK.COM Jun 29 2019 04:48:00 Merrick Bank, PO Box 660702,
 Dallas, TX 75266-0702

518137676 EDI: RMSC.COM Jun 29 2019 04:48:00 Synchb/Walmart, PO Box 965024, Orlando, FL 32896-5024

518137670 +EDI: RMSC.COM Jun 29 2019 04:48:00 Synchb/amazon, po box 965015, Orlando, FL 32896-5015

518137671 +EDI: RMSC.COM Jun 29 2019 04:48:00 Synchb/amer eagle, po box 965005,
 Orlando, FL 32896-5005

518137672 +EDI: RMSC.COM Jun 29 2019 04:48:00 Synchb/gap, po box 965005, Orlando, FL 32896-5005

518137673 EDI: RMSC.COM Jun 29 2019 04:48:00 Synchb/old navy, PO Box 965005,
 Orlando, FL 32896-5005

518137674 +EDI: RMSC.COM Jun 29 2019 04:48:00 Synchb/pay pal extras mc, po box 965005,
 Orlando, FL 32896-5005

518137675 EDI: RMSC.COM Jun 29 2019 04:48:00 Synchb/tjx cos, PO Box 965015, Orlando, FL 32896-5015

518138624 +EDI: RMSC.COM Jun 29 2019 04:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

518137677 EDI: TDBANKNORTH.COM Jun 29 2019 04:48:00 TD Bank, PO Box 8400, Lewiston, ME 04243

518137678 EDI: WTRRNBNBANK.COM Jun 29 2019 04:48:00 TD Bank USA/target cred, PO Box 673,
 Minneapolis, MN 55440-0673

518137680 EDI: TFSR.COM Jun 29 2019 04:48:00 Toyota Motor Credit, 4 Gatehall Dr Ste 350,
 Parsippany, NJ 07054-4522

TOTAL: 23

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 27

Date Rcvd: Jun 28, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com
Rafael Gomez on behalf of Debtor Luis A. Duenas gomez@gomezlegal.com,
G26361@notify.cincompass.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5